

**City of Rockford
2014 CAPER**

Affordable Housing

The table below lists the goals and actual number of affordable housing units produced in the program year for each type of population (homeless, non-homeless, special needs).

AFFORDABLE HOUSING – NUMBER OF HOUSEHOLDS ASSISTED TABLE		
	One-Year Goal	Actual
Number of homeless to be provided affordable housing units	20	21
Number of non-homeless to be provided affordable housing units	38	19
Number of special-needs to be provided affordable housing units	6	4
Total	64	44

The table below lists the goals and actual number of affordable housing units produced in the program year for each type of housing assistance (rental assistance, production of new units, rehabilitation of existing units, and acquisition of existing units).

AFFORDABLE HOUSING – NUMBER OF HOUSEHOLDS SUPPORTED TABLE		
Number of Households Supported through:	2014 Goal	2014 Actual
Rental Assistance	0	0
Production of New Units	0	0
Rehab of Existing Units	21	18
Acquisition of New Units	17	0
Total	38	18

Goals vs. Outcomes

The number of special-needs households that were provided affordable housing units includes the CDBG-funded installation of handicap-accessible ramps. The 2014 development agreement with the sub-recipient for ramp projects was not signed until May 2014, due to the delay in federal appropriations. The approval and eligibility process for applicants was started after the approval of funds, so projects could not be started until the second half of the year. Construction material costs have also increased, resulting in a decrease in the number of ramps that can be constructed and installed. As a result, the goals for ramp installations in 2015 will be reduced to accommodate the higher costs of construction materials.

The City did not meet its goal in 2014 with regards to the HOME funded Haskell/Fisher Rehabilitation Program for owner-occupied residences. The success of this program was largely dependent upon the Rock River Water Reclamation District (RRWRD) and their potential installation of a new sanitary sewer line which first required their ability to assess the affected properties, based on the income level of the neighborhood as opposed to the City as a whole. Although this was not put in motion in 2014 by the RRWRD, the City moved forward with creating and marketing a housing rehabilitation program

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specifically for owner occupants in the affected neighborhood. No applications were received but the program was targeted to a small group since the neighborhood is primarily residential rental. It is anticipated that if the RRWRD moves forward with a push to get this done, there will be more of a need to access the City's rehab program. Also, the City's Human Services Department has identified this area as part of a larger focus area. Human Services and Jeremiah Development (a local housing non-profit) will provide more hands on in the field, directing people to potential resources along with their conducting beautification efforts in 2015.

The City and a former CHDO continued to struggle in 2014 with selling homes rehabbed or that were newly constructed in prior years. But at year's end, only one home remained to be sold and one left to close with a homebuyer with rehabilitation started and expected to be complete in March 2015.

The City discontinued its acquisition program due to the Housing Crisis; no homes were acquired in 2014 except for the one household assisted by the City with homebuyer's assistance funds. Also, one home was donated in 2014. This home was sold to a housing non-profit and rehabilitated by Home Depot. It was then given to a veteran family that had become homeless due to medical and financial reasons. The wife is now employed, the husband attends a local junior college, and one of the sons attends the grade school a ½ block away... a real success story.

The Illinois Housing Development Authority Homebuyer Rehabilitation Program, a pilot program combining a homebuyer and rehabilitation program, was awarded to the City at the very end of 2013. The program has been a challenge to implement but is progressing.

Several organizations are interested in utilizing the HOME Investment Partnerships Program Community Housing Development Organization (CHDO) Reserves. However, cumbersome regulations for minimal awards make it difficult for the City to persuade organizations to carry out actions required to become a CHDO.

Impact of Actions on Future Annual Action Plans

The City will continue to collaborate with other organizations to finalize a plan for implementing change in the Haskell/Fisher area. The program was budgeted for the second year in its 2015 Action Plan. Other agencies will continue to encourage participation.

With regards to the IHDA Homebuyer Rehabilitation Program, the City has enhanced its marketing plan including workshops, a homebuyers' fair, public service announcements, and continues to seek additional ways to use social media. The program processes have been streamlined; additional applications and noticeably quicker turn-around times are being realized.

Community Housing Development Organizations will be developed by:

1. Enhancing the City's website to ensure information is readily available and easy to understand.

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2. Marketing the need not only to organizations with an affordable housing mission but to developers known to have a track record as well as capacity.
3. Continuing to learn and mitigate barriers (e.g., finding qualified board members to meet the required board composition).

The following table displays the number of households assisted at each income level who received housing assistance during the program year. The numbers reported for Actual are populated by the system, which are based on accomplishments reported at the activity level in IDIS.

AFFORDABLE HOUSING – NUMBER OF PERSONS SERVED		
Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low Income	2	6
Low - Income	2	7
Moderate - Income	1	5
Total	5	18